

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: VERNARD RULE

§
§
§
§
§
§

Case No.: 08-35160

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/24/2008.
- 2) This case was confirmed on 03/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/25/2009, 10/20/2009.
- 5) The case was dismissed on 11/16/2009.
- 6) Number of months from filing to the last payment: 7
- 7) Number of months case was pending: 14
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 41,950.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 3,900.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 3,900.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,449.20
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 244.40
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION	\$ 2,693.60
---	--------------------

Attorney fees paid and disclosed by debtor	\$ 26.00
--	----------

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NUVELL CREDIT CO LLC	SECURED	.00	26,186.14	25,633.00	1,206.40	.00
NUVELL CREDIT CO LLC	UNSECURED	25,633.00	.00	553.14	.00	.00
IL STATE DISBURSEMEN	PRIORITY	250.00	NA	NA	.00	.00
KIMBERLY PHILLIPS	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	2,000.00	2,211.86	2,211.86	.00	.00
T MOBILE	UNSECURED	233.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	354.00	354.05	354.05	.00	.00
T MOBILE	UNSECURED	1,053.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	3,200.00	3,670.00	3,670.00	.00	.00
COMMONWEALTH EDISON	UNSECURED	600.00	648.35	648.35	.00	.00
COMCAST	UNSECURED	549.00	NA	NA	.00	.00
GLOBAL PAYMENTS	UNSECURED	1,500.00	1,500.00	1,500.00	.00	.00
HERTZ CORP	UNSECURED	2,000.00	NA	NA	.00	.00
NDC CHECK SERVICES	UNSECURED	1,500.00	NA	NA	.00	.00
PLS FINANCIAL SVCS I	UNSECURED	2,000.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	451.00	450.65	450.65	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	842.00	842.54	842.54	.00	.00
US BANK NA	UNSECURED	500.00	39.97	39.97	.00	.00
MICHAEL STEWART	OTHER	NA	NA	NA	.00	.00
IRIQUOIS COUNTY	UNSECURED	306.00	NA	NA	.00	.00
US BANK NA	UNSECURED	NA	54.18	54.18	.00	.00
US BANK NA	UNSECURED	NA	618.52	618.52	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	597.96	597.96	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	25,633.00	1,206.40	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	25,633.00	1,206.40	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	2,211.86	.00	.00
TOTAL PRIORITY:	2,211.86	.00	.00
GENERAL UNSECURED PAYMENTS:	9,329.36	.00	.00

Disbursements:

Expenses of Administration	\$ 2,693.60	
Disbursements to Creditors	\$ 1,206.40	
TOTAL DISBURSEMENTS:		\$ 3,900.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/22/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.